

Applicant(s): Dunning, et al. Docket No.: 40655.5800  
Serial No.: 09/940,509 Confirmation No.: 7398  
Filed: August 27, 2001 Group Art Unit: 2161  
Examiner: TBA

**TITLE:** SYSTEM AND METHOD FOR CREATING AND ADMINISTERING AN INVESTMENT INSTRUMENT

**POWER OF ATTORNEY BY ASSIGNEE  
AND CERTIFICATE UNDER 37 CFR 3.73(b)**

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel 012915, Frame 0829 and Reel 012994, Frame 0851, or for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
Tel. (602) 382-6000  
Fax (602) 382-6070;

and the registered attorneys associated with Snell & Wilmer's Customer Number 020322.

Please send all further correspondence to Snell & Wilmer L.L.P. at the above address.

By: Stephen P. Norman  
Stephen P. Norman  
Title: Secretary  
Date: 23 Sept 2002



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Please type a plus sign (+) inside this box → PTO/SB/21 (08-00)  
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		Filing Date	August 27, 2001
		First Named Inventor	Dunning, et al.
		Group Art Unit	2161
		Examiner Name	TBA
Total Number of Pages in This Submission	2	Attorney Docket Number	40655.5800

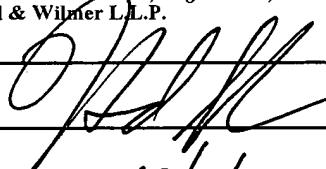
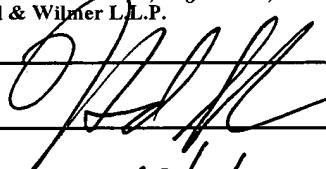
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## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Howard I. Sobelman, Reg. No. 39,038 Snell & Wilmer LLP. 
Signature	
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